

In re:  
Selma E. Garrett  
Debtor

Case No. 24-12152-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 15, 2025

User: admin  
Form ID: 155

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:

Recip ID	Recipient Name and Address
db	Selma E. Garrett, 7317 Malvern Avenue, Philadelphia, PA 19151-2210
14914653	+ Ardent Credit Union, c/o Christopher A. DeNardo, Esq., 985 Old Eagle School Road, Suite 514, Wayne, PA 19087-1712
14900124	Hilton Resorts Corp, Attn: Bankruptcy, 2711 Centerville Rd, Wilmington, DE 19808-1660
14900130	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14900132	+ Sb1 Federal Credit Unio, 1601 Cherry St, Philadelphia, PA 19102-1320
14902091	+ Wells Fargo Bank, N.A., C/O Mario Hanyon, Esq, 3825 Forrestdge Dr., Winston-Salem, NC 27103-2930

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14913338	Email/PDF: bncnotices@becket-lee.com	May 16 2025 00:52:31	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14900111	Email/PDF: bncnotices@becket-lee.com	May 16 2025 00:28:02	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14913577	+ Email/Text: membersolutions@ardentcu.org	May 16 2025 00:29:00	Ardent Credit Union, 1601 Cherry St, Suite 2000, Philadelphia, PA 19102-1305
14900112	Email/Text: BarclaysBankDelaware@tsico.com	May 16 2025 00:29:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
14900118	Email/Text: megan.harper@phila.gov	May 16 2025 00:29:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14926478	Email/Text: megan.harper@phila.gov	May 16 2025 00:29:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 191021595
14900113	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 00:39:46	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14900114	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 16 2025 00:39:26	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850-5298
14900115	Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 00:39:45	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14900116	Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 01:24:18	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14900117	Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 00:39:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14900119	Email/Text: bankruptcy@philapark.org	May 16 2025 00:29:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 15, 2025

Form ID: 155

Total Noticed: 49

14900120	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2025 00:29:00	Comenity Capital Bank, Attn: Bankruptcy, 12921 S Vista Station Blvd, Draper, UT 84020-2377
14900121	Email/Text: mrdiscen@discover.com	May 16 2025 00:29:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14904404	Email/Text: mrdiscen@discover.com	May 16 2025 00:29:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14900122	^ MEBN	May 16 2025 00:21:11	Emblem Card, Attn: Bankruptcy, PO BOX 89210, Sioux Falls, SD 57109-9210
14900123	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 16 2025 00:29:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14918375	+ Email/Text: bankruptcy@hgv.com	May 16 2025 00:29:00	Hilton Resorts Corporation, 6355 Metrowest Blvd., Suite 180, ORLANDO, FL 32835-7606
14900125	Email/Text: sbse.cio.bnc.mail@irs.gov	May 16 2025 00:29:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14913506	Email/Text: JCAP_BNC_Notices@jcap.com	May 16 2025 00:29:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
14916968	+ Email/Text: RASEBN@raslg.com	May 16 2025 00:29:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14919468	Email/PDF: resurgentbknofications@resurgent.com	May 16 2025 00:38:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14900126	Email/Text: fesbank@attorneygeneral.gov	May 16 2025 00:29:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14900129	^ MEBN	May 16 2025 00:21:01	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14909901	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 00:39:35	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14900127	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2025 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14900128	^ MEBN	May 16 2025 00:21:13	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14900131	Email/Text: bankruptcy@philapark.org	May 16 2025 00:29:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14913039	Email/PDF: resurgentbknofications@resurgent.com	May 16 2025 00:28:02	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14900133	Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:27:34	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900134	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:28:01	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900135	^ MEBN	May 16 2025 00:21:05	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14900136	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 16 2025 00:29:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14900137	^ MEBN	May 16 2025 00:20:51	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14900138	^ MEBN	May 16 2025 00:20:41	Utility Self-reported, Po Box 4500, Allen, TX

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: May 15, 2025

Form ID: 155

Total Noticed: 49

14900139	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 16 2025 00:29:00	75013-1311 Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225
14900140	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 16 2025 00:39:32	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14902092	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 16 2025 00:39:35	Wells Fargo Bank, N.A., 11625 N. Community House Rd, Charlotte, North Carolina 28277-1581
14914866	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 16 2025 01:34:30	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14908762	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 16 2025 00:39:32	Wells Fargo Bank, N.A., Atty: BK Dept. MAC# N9286-01Y, Default Document Processing, P.O. Box 1629, Minneapolis, MN 55440-1629
14900141	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	May 16 2025 00:38:30	Wells Fargo Dealer Services, Attn: Bankruptcy 1100 Corporate Center D, Raleigh, NC 27607-5066
14900142	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 16 2025 01:24:18	Wells Fargo Home Mortgage, Written Correspondence Resolutions, PO Box 10335, Des Moines, IA 50306-0335
14900143	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 16 2025 00:39:24	Wells Fargo Personal Lines & Loan, Attn: Bankruptcy 1 Home Campus MACX2303, Des Moines, IA 50328-0001

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Ardent Credit Union logsecf@logs.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Selma E. Garrett help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 15, 2025

Form ID: 155

Total Noticed: 49

m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Selma E. Garrett	)	Case No. 24-12152-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 15, 2025

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court